

bidding you to dress like a Gentleman or Gentlewoman, on pain of imprisonment or servitude. Would you not say that " You are free ! have a right to dress as you please ! and that such an Edict would be a breach of your privileges ! and such a Government, tyrannical ! " And yet you are about to put yourself under that tyranny, when you run In debt for such dress ! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in gaol for life ! or to sell you for a servant, if you should not be able to pay him ! When you have got your bargain ; you may, perhaps, think little of payment, but *Creditors (Poor RICHARD tells us) have better memories than Debtors* ; and, in another place, says, *Creditors are a superstitious sect ! great observers of set days and times*. The day comes round, before you are aware ; and the demand is made, before you are prepared to satisfy it : or, if you bear your debt In mind, the term which, at first, seemed so long, will, as it lessens, appear extremely short. TIME will seem to have added wings to his heels, as well as shoulders. *Those have a short Lent*, saith *Poor RICHARD, who owe money to be pa[^]d at Easter** Then since, as he says, *The Borrower is a slave to the Lender, and the Debtor to the Creditor* ; disdain the chain ! preserve your freedom ! and maintain your independency ! Be *industrious and free ! be frugal and free I* At present, perhaps, you may think yourself in thriving circumstances ; and that you can bear a little extravagance without injury : but

*For Age and Want, save while you
may ! No morning sun lasts a whole
day,*

as *Poor RICHARD* says.

Gain may be temporary and uncertain ; but, ever while you live, Expense is constant and certain : and *'tis easier to build two chimneys than to keep one in fuel*, as *Poor RICHARD* says. So *rather go to bed supperless, than rise in debt !*

*Get what you can ! and what you get, hold I
'Tis the Stone that will turn all your lead into
gold !*

as *Poor RICHARD* says. And when you have got the Philosopher's Stone, sure, you will no longer complain of bad times,, or the difficulty of paying taxes.